

LITTLE COLORED AMERICANS

No one will believe you unless you believe in yourself.

St. Louis is the place for the Business League in 1904.

There are times when mincing words is cowardice, and this is one of them.

Hon. George H. White evinces no surprise at the turn of affairs in North Carolina.

We hope Miss Emily A. Harper will write us a communication saying that she did not say it.

Edmund H. Deas stands for what is left of stalwart Republicanism in the State of South Carolina.

Who will be the colored delegate from the District of Columbia to the next Republican convention?

The poor whites of the South should not be neglected when the educational fund is being passed around.

Little beginnings should not be despised. The pyramids of Egypt are but an aggregation of mites of stone.

Mr. Robert T. Teamoh did not call upon former Governor O'Ferrall during his visit to Richmond. Why not?

There is a movement on foot among the colored capitalists of Jacksonville, Florida, to equip and operate a street car line.

Mr. Fayerweather, a colored contractor of Westerly, R. I., spent \$2,200 for labor during the month of July, of this year.

Overstatement is a fault which the race should correct. The tendency to exaggerate is but one remove from downright lying.

What would happen to the Negro if the Democratic party should by some hook or crook succeed in electing a president in 1904.

It is a waste of time to listen to the advice of a man who has not won the right to advise by succeeding at something himself.

The poor whites seem to have combined against the black man. Had not the Negro better do some combining while the game is hot.

Many a bright young man fails in life because he got started wrong. The value of paternal advice and early environment cannot be overestimated.

The disgusting habit of finding fault is at the bottom of more dissolutions of partnerships, business domestic and social, than all other complaints combined.

In 1897 the North Carolina Negro was the envy of the land. Now there are few so poor to do him reverence. The Rubicon is near at hand.

The gentleman who succumbed to a bad case of stage fright at the Business League in Richmond, should have tried a few speeches on the literary associations at Cincinnati.

Whatever course others may take, the Negro stands firmly for law and order, for equality of citizenship, and for conservatism in the administration of governmental affairs.

One South Carolina Tillman has been snuffed out. Now that the "pitchfork" has reached the Tillman family, a friendly tip might be given to the Hon. Ben Tillman to "be good."

Lyles, Indiana, is inhabited entirely by colored people. It has a population of 2,000, and is one of the great corn and melon centers of the State. This is an evidence of the Negro's capacity for self-government.

The refusal of a Republican con-

vention in North Carolina to seat Ex-Congressman and Ex-Recorder of Deeds H. P. Cheatham looks as if the managers are rubbing the effacement of the Negro pretty deep.

The Jacksonville (Fla.) Metropolis has a colored department conducted in able style by Mr. W. I. Lewis. His notes are both editorial and news and are highly appreciated by the colored people of Eastern Florida.

The citizen whose influence cannot be destroyed is he who has intelligence, character, a home and a bank account. His color may minimize the effect of his vote, but they cannot destroy one jot or tittle of his moral force.

The bleached Negro is finding his way into places where darker Negroes are tabooed. While some advocates are advising a change of condition, others insist upon adding a change of color to the program, to facilitate business.

Every community should preserve its night school system by all means, even if economy must be observed in some other branch of the public service. The night school is a debt the community owes to those who must labor by day.

The girl who picks a husband by his Panama hat, patent-leather shoes, ability to dance and tell funny stories, will wish she had tied a mill-stone about her neck and jumped into the nearest lake before she gets through with the affair.

The first cigar factory in Columbus, O., to give a Negro an opportunity to work at his trade is the firm of Gallagher Bros. The fortunate young man is Mr. Robert Lindsay, formerly of Philadelphia, and he is an expert wrapper booker.

No business can succeed unless it is attended to. No garden can thrive unless the weeds are carefully eliminated. The same fertile soil that makes a business or a garden grow is equally prolific in the weeds of debt or the thistles of neglect.

Give your girl industrial training. There is nothing more pitiable than to see a young woman thrown upon her own resources with but a smattering of education, ignorant of the smallest details of housekeeping, sewing, cooking, millinery or laundry work.

Kentucky has 75,000 colored Baptists and 440 ordained ministers, and six denominational papers. One would be a plenty. The American Baptist could cover the field handsomely, and with the proper support, would wield ten times its present weighty influence.

The passing of the Panama hat is a blessed consummation. The best authorities on gentlemanly dress are glad the craze has spent its force. They may thank the colored brother for one thing, at least—he helped very vigorously to make the fad ridiculous and hastened its exit.

Do not forget to read the announcement of the Phelps Hall Training School at Tuskegee, which will be found elsewhere in this issue. It offers the most inviting inducements for young men to take up the study of theology. An educated ministry is the crying need of the Negro race.

The efforts to raise the question of denominationalism at the Atlanta Congress was highly discreditable. What is the difference in a general movement whether a Baptist prays or a Methodist preaches so long as the utterances are in accord with the spirit of the occasion. These Congresses are not called to promote denominationalism nor to recognize one church more than another—but they are to teach the cardinal principles of Christian conduct, racial unity and the amelioration of the conditions that make mankind happy.

THE GRAND FOUNTAIN.

United Order of True Reformers

ORGANIZED January 1, 1881

Office 604, 606 and 608 N. 2nd St., - - Richmond, Va

An order devoted to the interests of its members, both in their home and business relations. We offer you an opportunity for a good business investment, in enterprises owned and controlled by the Order and managed by colored men, who are members of the Order.

If you are sound in health and mind, of good moral character, not younger than three (3) years nor older than sixty (60) you are eligible to membership. There are two Fountains, the Subordinate and the Rosebud.

SUBORDINATE FOUNTAINS.

To join the Subordinate Fountain you must be between 14 and 50 years of age. You pay \$4.00 to \$6.00 (according to age) as joining fee. If you live in the country you pay 35 cents per month as dues; if in the city, 50 cents per month. You pay as taxes 80 cents per year.

As Sick Benefits you receive from \$6.00 to \$9.00 per month, in weekly payments.

As Death Benefit, your family receives \$75.00 if you die within a year. After one year the Death Benefit is \$125.00.

ROSEBUD FOUNTAINS.

To join the Rosebud Fountain you must be between 3 and 14 years of age. You pay \$1.00, either cash or by installments. The monthly dues are either 15 or 25 cents, as Fountains may decide. The annual tax is 10 cents. You receive as Sick Benefit from \$1.50 to \$4.00 per month in weekly payments.

As Death Benefit, your family will be paid \$24.50 if you die within a year. After one year the Death Benefit is \$37.

In the INSURANCE DEPARTMENT, there are Three Classes:—Class B, Class E, and Class M. All dues payable annually or quarterly.

In Class B, the age limit is 14 to 60 years. Fee, \$2.50 to \$4.25. Annual dues, \$1.75 to \$7.60. The Certificate is valued first year at from \$100 to \$33. After one year, its value is \$200 to \$65.

In Class E, the age limit is 14 to 55 years. Fee, \$5 to \$6.50. Annual dues, \$9.50 to \$11.40. The Certificate is valued first year at from \$250 to \$175. After one year its value is \$500 to \$300.

In Class M, the age limit is 14 to 50 years. Fee, \$11 to \$13.50. Annual dues, \$21 to \$25. The certificate is valued from date of issue at from \$1,000 to \$700.

You are entitled to a Life Membership in either of the Fountains or in Class B and E upon purchase of the required amount of Bank stock, which pays a dividend annually of 20 per cent.

The Grand Fountain United Order of True Reformers has paid up to July 29, 1900, a total of 3782 Death Benefits, with a grand total of \$521,264.75, over HALF MILLION DOLLARS.

THE BANK.—In our Savings Bank the Order has a sound and flourishing institution that is a credit not only to the Order but the race as well. It began business April 3, 1889. The capital stock is \$100,000. The business is the same as that of any other regularly constituted bank, and is surrounded by the same safeguards. The stock sells for \$5.00 a share to members, and pays 20 per cent. dividends. Both time and demand deposits are received and 4 per cent. interest is paid on time deposits. The following is a copy of the Cashier's report to Auditor of Public Accounts of Virginia at close of business Sept., 5, 1900 and shows its flourishing condition:—

RESOURCES.

Loans and discounts	\$8,272 80
Other stock, bonds and mortgages	164,423 83
Due from National Banks ...	48,383 22
Banking House	14,000 00
Other real estates	99,588 00
Furniture and Fixtures	6,850 00
Current expenses and taxes paid	1,388 99
Specie, nickels and cents ...	12,399 80
Paper currency	35,826 00

Total 391,120 84

LIABILITIES.

Capital stock paid in	88,125 00
Surplus fund	80,957 81
Undivided profits	6,823 80
Demand certificate of deposit	96,785 29
Time certificates of deposit	118,424 74

Total 391,120 84

The Reformer's Grocery and Feed Store is located at 501 North Sixth St., Richmond, Va., and members of the Order and the public generally are saved 20 per cent. on the cost of food products.

THE REFORMER is the newspaper published by the order from its own office in Richmond, Va. It stands for the voice of the people, representing co-operation and combination of the race and is the Beacon Light, the Headlight, the General Messenger and the General Agent of the Brotherhood. It is \$1.00 per year. A well-equipped job office bids for the work of the people, which is turned out in first class style and at low prices.

Six miles from Richmond, in Henrico County, Va., the Order has purchased 634 acres of land, and established thereon an "Old Folk's Home." With unexampled liberality and broad-minded generosity, the Order does not limit entrance to this home to its members alone, nor even to members families, but the doors are opened to the aged and decrepid of the whole race, regardless of their residence or connections. The Order makes itself the trustee for this glorious charity, and calls upon the whole people, black and white, North, East, South and West to assist by their contribution the carrying out of this praiseworthy idea. April 3rd of each year is set apart as a Grand Rally Day for the Home. Contributions can be forwarded to the cashier of the Reformer's Savings Bank who will send receipt for same and account for it to The Grand Fountain.

Members of the Order and the public, when visiting Richmond, Va., are invited to stop at The Hotel Reformer, 900 North Sixth St. It is in a pleasant and desirable location. Service is of the best and rates are reasonable.

The Real Estate Department manages and controls all property interests of the Order. The Order now owns 13 buildings, 4 farms, 4 dwellings, 1 hotel with a fee simple value of \$122,500. In addition to these the Order leases buildings.

For any further information, address.

J. TAYLOR, W. M. Master

W. P. BURRELL, G. W. Secretary